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## **An Evaluation of Shagari Housing Programme: A Case Study of three Towns: Abakaliki in Ebonyi State; Lokoja in Kogi State; Mbano in Imo State, Nigeria.**

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### **Abstract**

*The Shagari Housing programme of the 80's/90's had a fair spread across the country, though it faced many challenges. The challenges which are more of locational and political, attributed greatly to the non-performance of the scheme. The housing model adopted by his administration in all the States and Local Government Areas in Nigeria, helped to boost the housing stock in the country. This write up is a study of the housing programme as introduced by President Shehu Shagari Administration. Three towns in three different States were selected: Abakaliki in Ebonyi State; Lokoja in Kogi State, and Mbano in Imo state. It tries to appraise the performance of these housing projects since executed. It was discovered within the study of the three towns that most of the housing projects in this scheme suffered three main challenges in the stages of planning, implementation, and post completion. Recommendations are made on how to improve on housing scheme in Nigeria by subsequent government administrations. This is with a view to assisting public sector housing policy makers and program managers chart future pathways for improved performance in public housing provision and delivery in Nigeria.*

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### **Introduction**

In many developing countries, including Nigeria, urban housing crisis is escalated unabated despite a number of new policies, programs and strategies being engaged in by private and public sectors in addressing the problem. In Nigeria in particular, since independence, government has recognized that the majority of those in need of housing are in the low income categories and that some require special housing programs to be able to live in decent housing. That was why 1979 – 1983 administration of President Shehu Shagari rolled out the most comprehensive housing programme that had a fair spread across the country. Yet it seems the programme did not perform well, as many of the projects were either not completed, or not in use, or in many cases have a change of use. This write up is an enquiry into the situation.

This research work is aimed at analyzing the housing policy of Shehu Shagari led administration, using three selected towns as case studies, to evaluate the extent of success of scheme. This shall be done through an appraisal of some selected housing projects established by the Shagari led administration in the late 1970s. It shall attempt to establish the missing link between the Nigerian housing problems and governments housing programmes in Nigeria.

### **Housing Delivery in Nigeria**

Housing delivery in Nigeria has over the years been carried out by individuals than

Government or corporate organizations, yet there is still so much housing gap yearning to be filled. The then Federal Ministry of Lands Housing and Urban Development had in 2013 stated that Nigeria required about 17 million housing units of houses to meet up with the housing deficit challenge. This, corroborated the submissions of the former MD of FMBN, Alhaji Gimba Ya'ukumo who in 2011 pointed out "that Nigeria requires about N56 trillion to achieve 16million housing units" (Housing Circuit, 2013). Experts posit strongly that housing indices in Nigeria is very poor. Maliki 2011, citing Josephine Olu Abiodun, stated that", in Lagos alone, there was an average of 3.8 persons per room in low density section with 7and 8 persons per room in high density areas" (Housing Circuit, 2013). Earlier on, in 1991, the housing deficit was put at 8million and in 2007 it stood at 12- 14million (Maliki 2011).

In essence, over the years housing has remained a major challenge to different generations of Nigerians both in the rural and urban areas. A review of Home ownership in Nigeria relative to some other countries revealed that it is about 10% in Nigeria, while it is 75% in USA, 78% in Britain, 60% in China, 54% in Korea and 92% in Singapore. (FGN: FSS 2020, 2008).



This, undoubtedly, poses a housing challenge to the entire citizenry of the country.

### Shehu Shagari Housing Programmes: An Overview

The emergence of the Presidential system of government in Nigeria in 1979 heralded a new era for the Housing sector in Nigeria. The Foundation for this era was laid by the 3<sup>rd</sup> National Development plan of 1975-1980. Under the plan, "the Federal Government decided to participate directly and actively in the provision of housing, rather than leaving it principally to the private sector. A total of ₦2.6billion was earmarked for the implementation of the various projects. (National Policy on Housing, 2012).The Federal Ministry of Housing and Urban development and Environment, created in 1975, had taken root with far reaching polices entrenched. Such policies included the standardization of Housing Types and policies (1975); the land use Decree N0 6 of 1978, a major step in land reform aimed at making land readily available for development; and the creation of the FMBN with a seed capital of ₦20million, later increased to ₦150 million in 1979.

In 1980, the then civilian Administration of President Shehu Shagari embarked on elaborate National Housing programme based on the concept of affordability and citizen participation. The programme had as its target, the low income earners whose annual income did not exceed five thousand naira (₦5000.00) and medium- income group with annual income not exceeding eight thousand naira (₦8,000:00) for one – Bedroom core houses and three –

bedroom house respectively on 80%:20% ratio. Government set out to build 40,000 units every year with 2, 000 per state and the FCT. A second phase programme which took off midway to the implementation of the first phase was to provide twenty thousand (20,000) units of 2 Bedroom core houses also for the low income earners.

Further to the Federal Government direct construction programme of the Shagari administration, the Federal Housing Authority (FHA) had the mandate to build 350 housing units in each state and FCT on commercial basis for the medium and high income group. In addition, there was the world Bank Assisted Nigeria States Urban Development Programme (NSUDP) aimed at laying foundation for a National Low Cost Housing Programme and to set in motion, broader Urban Renewal schemes. The administration also proposed the patronage of indigenous building materials, the growth of mortgage finance through the FMBN and the Primary Mortgage Institutes (PMIs). There was also a deliberate effort to encourage indigenous building contractors through participation in the construction of government sponsored building projects, etc.

### **Appraisal of the Shehu Shagari Housing Programme:**

#### **A Study of 3 Towns:**

The Federal Government low cost housing programme planned for every Local Government Area in the country was a land mark Housing initiative. In this study three locations were visited and reviewed as presented below:

#### **Federal Low Cost Housing Estate, Okpa Ugwu, Abakaliki**

This Estate was designed to provide mainly low income and medium-income dwelling units which comprised of one bedroom core houses, 2 bedroom houses both in semidetached structures and 3-bedroom houses.

**Location:** The Estate is located behind St. John's Catholic Church Okpa Ugwu in Abakaliki town of Abakaliki L.G.A of the then Anambra State, but now in Ebonyi State.

**Size:** The Estate covers a large relatively level land with some undulating portions that are challenging for construction.

**Construction:** The construction approaches adopted by Government were two:

- (i) Direct execution of infrastructures
- (ii) Award of contracts to contractors.
- (iii) Direct labour participation by Federal Ministry of Housing, Lands and Urban Development.

#### **Review:**

As at the time of allocation of the land for the estate, this part of the town was relatively remote. There were no good access roads, and the estate was not connected to the National grid of Electricity. It was only in the early 1990's that a tint of electricity was felt in the estate through a single phase wiring attracted by a consumer. In actualizing the housing stock, it was less than 15% of the units were completed. Some of them were left at level of substructures, while the others were never built. Furthermore, the estate development was abandoned at the abrupt end of the civilian administration in 1984. Most of these buildings became vandalized, or occupied illegally by miscreants.

Initially the 1 bedroom core was meant to be built and sold at ₦6, 000.00 to beneficiaries who were to pay over a period of 20 – 25 years.

When eventually, the units/plots were allocated and sold out to people, under the Military Administration in the late 1990s, it took a while for life to effectively pick up in the estate as the state government treated it as Federal Government property; therefore protection and provisions should come from the Federal Government.

Successive State Governments could not provide infrastructure to the estate, and thus it was abandoned

The estate plays hosts to properties of some well to do citizens of the State, some of whom have served as State Commissioners, Permanent Secretaries and Honourable Ministers of the Federal Republic. A major road leading to the estate was tarred by State Government in 2014. Most properties now have access to electricity. Though water from the public mains were connected by some individual property owners but it is not working, and so people depend on bore hole water or water tank supply.

The police post in the Estate is still rickety and unkempt. There are no other common services like shopping centre, recreation centers, health post, etc. Most structures on the site are the low density structures. Few of the Shagari low cost buildings are still on the site while most buildings are different structures.

To the credit of government, new developers were compelled to submit and obtain building plan approvals for new developments. This gave some sense of development control in the estate to date

The following could be deduced from the conditions of the Housing Estate:

- (i) The location initially was a major hindrance to its viability.
- (ii) There was no good access and associated infrastructures that will make the houses become housing units.
- (iii) Inconsistency in government policy led to the abandonment of the project upon military takeover, in 1983.
- (iv) The logger head between Federal and State Governments over control and ownership led to the lack of concern shown by the state government until recently despite the fact that the estate housed many of her citizens and provide income to the state.
- (v) Some portions of the land fell into gullies which could not be developed with the funds allotted for them, and were laid out in the layout plans but were never developed.
- (vi) Development actually became prominent on the estate after the initial allottees started selling their plots to new owners, mainly indigenes as initial allocation went to all manner of peoples most of who were only interested in buying and selling to make money from the allocated plots.
- (vii) The estate today has a mix of mainly medium and high income earners as against the planned majority of low-income earners.

### **Federal Low Cost, Lokoja**

The Shagari Low-cost estate is between the Secretariat Housing Estate and the Fourth Republic Housing Estate, along the Maigumeri Barracks Road, Lokoja. The Estate is on a relatively table land a bit removed from the River Niger and not affected by the major rocks escarpments within Lokoja.

Like all other Shagari Estates, the Estate was conceived by the Shehu Shagari Administration to provide residential quarters for low and medium income earners in Lokoja most of whom were Public Servants. Lokoja is a community of mixed cultures, with Christians and Muslims alike. It is known as a confluence town, because it hosts the confluence of two major rivers in Nigeria – River Niger and River Benue. It was also once the Capital of Nigeria during the early Colonial era. Traditional houses in the area were rectangular huts and conurbations of houses defined family compounds. Most compounds were of polygamous homes. The units were hierarchical and serviced different purposes; some for living, some for grain storage, some for Kitchens and fish smoking etc. The head of the family usually has his independent of the wives with their children. Houses were estimated and had attachments

### **The Estate**

The estate was built through government contracts awarded mainly to politicians or their cronies. The construction sites were massive centres of activities during the construction stage.

It brought about economic boom for the rural dwellers and employment opportunity for some unskilled and semi-skilled indigenous labour. Again, only few of the buildings were completed as planned. It also lacked basic infrastructure like roads. Following the economic austerity, funding became a challenge and when Military Coup of 1984 occurred, the project was abandoned. Sites were left to bushes and were later consumed by fire, year after year. In 1993, the Military Administration the State Government took over the estate and demolished whatever was left of it to erect new structures in 1993.

The state government embarked on the construction of low Cost – 2 bedroom semi-detached bungalows on the site of which only about 50% have been developed (Ilenwa Abdul, 2016). Some of the completed buildings were no longer used for the intended purpose. For example one of the buildings houses Office for Joint Admissions and Matriculation Board (JAMB) and the other, State Headquarters of Nigerian Security and Civil Defense Corps (NSCDC). A few of the buildings are being used as residents.





**Some Building Units at the Shagari Low-Cost Estate, Lokoja**

(Source – Authors’ fieldwork 2016)

### **Shagari Low Cost Estate, Mbano, Imo State**

The Estate is located at Ikpa Mbeke Autonomous community in Isiala Mbano Local Government Area of Imo State. The Land is relatively close to the inhabited part of the community. The land is undulating sloping towards a deep forest along which is a seasonal stream. Here, most of the buildings completed are units of one bedroom apartments

The location of the estate is quite close within town. Its location therefore does not seem to have constituted a challenge. Only few of the units were built, most of which were not completed during the Shagari Administration. Subsequent administrations did not bother to continue works on the estate.

The construction was poorly done, and buildings not properly maintained, hence most buildings appearing dilapidated. It also lacked good roads, and good electricity supply. Also, the estate was not protected by perimeter fencing as rightly should be; though few property owners fenced their plots. This made the estate prone to vandalization and criminal attack as constantly reported by residents. For several years owners could not live in their units until Catholic Institutions began to make developments there.





**Pictures of Housing Units within the Estate**

(Source – Authors’ Fieldwork 2016)

### **Findings**

It is evident that Shehu Shagari administration of 1979-84 embarked on very laudable housing initiatives. The low –cost housing programme meant to reach out to the low and medium income earners across the country came with so much hope but was bedeviled by many challenges leading to a very poor result. Key among the challenges that affected the success of the programme could be viewed from three broad classes, namely:

- (a) Planning stage;
- (b) Implementation stage and;
- (c) Post completion stage.

#### **(a) Planning stage**

The project showed deficiencies in planning such as:

- (i) Inadequate preparation for land which is very vital for the off of any building project.
- (ii) The land tenure system operational at that time made Federal Government depend on the state governments for land allocations. Locations of many such land were in remote parts of the community, inaccessible, lacked easy means of transportation to public infrastructures like markets, schools, etc;
- (iii) The planning did not consider cultural differences in proposing a common prototype for the building all over the country such that in some places like Lokoja, they were alien to what obtains around the locals resulting in the non-acceptability of the project among the people.
- (iv) Adequate integration of the 3 tiers of government, namely the federal, the state and the local governments was not factored into the planning/ such that in many places, the state and local governments looked the other way since the estates were not their projects, forgetting that ultimately, the facility belong to them and their people.
- (v) Political differences amongst the political parties and leaders laid land mines against the project from the very beginning such that members of the opposition parties like NPP, UPN, GNPP, PRP, etc saw it as a programme of their rival which if successful will be to the glory of the ruling party and therefore electoral asset;
- (vi) The packaging of the contracts had a lot of political patronage underlining them. Non-professionals, became building contractors overnight and got contracts for which they had no competence or experience;
- (vii) The planning did not consider a more robust phased-development option that would have accommodated government funding and management capacity. It would have been better to deliver thirty (30) functional estates at a time than to seek to achieve

three hundred while delivering none.

**(b) Implementation stage**

During the course of implementation several issues worked against the successful execution of the projects, prominent among them include:

- (i) Dearth of professionals in the handling of the various units as all comers became contractors as long as one had a business name and political god father.
- (ii) Funding challenges, ranging from lack of timely honoring of certificates of valuations to lack of funds.
- (iii) Poor supervision, mainly due to lack of requisite no of professionals on the part of the supervising government Agency/Ministry;
- (iv) Provision of houses as if that represented housing without the associated infrastructures led to the non-delivery of housing everywhere;
- (v) Poor workmanship leading to early dilapidation of the units and roads servicing the estates.
- (vi) Lack of political will to complete the project following change of government after the military struck in 1984 (there was no continuity);
- (vii) Most materials used for the buildings were imported such that during the inflation rise, the oil glut and depreciation of 1983 the projects could no longer be realized at the estimated costs, hence their abandonment.

**(c) Post completion stage**

Despite the fact that none of the estates was completed as planned, in some of the towns, a few numbers of the building units were either completed or were at advanced stage of completion. The post completion challenges include:

- i. After the projects were abandoned in 1984, not much was done in managing what had been achieved. It took a long time before government allocated/sold the units to the citizenry.
- ii. The project financing options failed as the mortgage was not deployed.
- iii. Due to the lack of physical and social infrastructures on site, many of the units were not occupied and so were vandalized.
- iv. The built units (completed and uncompleted) and empty plots were sold to mainly government officials, politicians and in many cases non indigenes, many of which were either not interested in developing and living in those places or were only interested in owning a property they would sell to make money when the value of the property appreciates.
- v. Before the allocation and possession of the units, many of the units were razed down by wild fire, leading to the failure in some locations like lokoja, where the entire estate was bulldozed down for a new development.

**Recommendations and Conclusion**

**Recommendations**

In addressing housing challenges in Nigeria, there is need for multifaceted approach. The following recommendations will be handy:

- (i) Housing programme units to a great extent be devoid of politicization and bias;
- (ii) Cultural, geographical and climatic social differences should be considered while packaging national housing programmes;
- (iii) There is every need to review the nations land tenure system considering the place of land and housing scheme;



- (iv) Housing is not just about housing stock; houses without infrastructure is no housing, it is all encompassing including physical and non-physical infrastructures and indeed the people in their culture, environment, cosmology, etc;
- (v) Funding must be properly structured before embarking on any housing scheme;
- (vi) Political will is essential for sustainable and successful housing delivery;
- (vii) Government should strengthen relevant institutions involved in the housing sector including the Federal Ministry of Housing, the Federal Housing Authority, the Federal Mortgage Bank, the Federal Staff Housing Board, etc;
- (viii) Mortgage finance and the National Housing Fund should meet set goals and objectives if housing delivery would be realized in Nigeria;
- (ix) Housing delivery by government should encourage site and services schemes, public enlightenment, access to fund, development control and participation by private developers in preference to building of individual houses to encourage citizens participation and accommodate cultural/environmental/economic/social differences among our diverse people;
- (x) Real Estate Developers Association of Nigeria (REDAN), should endeavour to stamp their feet on ground and not exist on paper alone with little to show;
- (xi) Professionals in the built environment should take the gauntlet and get more deeply involved in housing delivery in Nigeria from conception stage to completion and post occupation stage;
- (xii) Leaders should distinguish between governance and politics/canvassing for votes and depoliticize housing delivery in the country;
- (xiii) National Assembly should make laws to make the right to housing justifiable so that successive government would not pay lip service to housing; and
- (xiv) Lack of continuity in government housing programmes should be checked through Acts of Parliament.

## Conclusion

The ever growing urban housing deficit and the continuous deterioration of existing settlements both in the rural and urban areas, informed government's high consideration for housing during the President Shehu Shagari administration of 1979 - 1984. The concern for low income and medium income earners was also very good. However, the plan to build forty thousand (40,000) housing units per annum between 1981-1984 could not be realized. By June 1983, only thirty thousand (32,000) units had been completed, translating to an overall achievement of only 20 percent (NHP, 2012). This is different from the report of the National Housing Policy earlier on referred to above, though it still buttresses the point that the performance was abysmal.

Furthermore, while the first phase was still ongoing, the 2<sup>nd</sup> phase commenced with twenty thousand (20,000) units of 2 bedroom core houses for low income earners. This phase couldn't even take off in most states. To execute her various housing programmes, about six hundred million naira (₦600m) were expended which made very little impact on the nation's overall housing stock.

For the politicization of the scheme, the appointment of contractors/nominated suppliers as political patronage, the land tenure system, the distribution at sites/units without regards to the effective housing need of each peculiar location and the use of a single design for all locations without concern for the socio-cultural and climatic derivatives of different ethnic nationalities in Nigeria as well as inadequate funding, lack of functional mortgage policy this

laudable initiative failed. The lessons have shown that housing is very critical to every society and that its provision is not akin to provision of individual houses alone since housing is more than building housing units. It encompasses the totality of a people's way of life. It is their culture, the life and in our climate, here in Africa, there is a near spiritual attachment to buildings. Mass production of units has not worked in most places in Nigeria as residents needed personal touch to their buildings, if they will own and use them. It is worthy of note to recall that the Shagari housing scheme also included, the construction of houses on commercial basis by FHA for medium high income earners, the world bank assisted Nigeria started urban development programmes, all of which had limited success.

In conclusion, the President Shehu Shagari housing programmes were very laudable, but for the conception, implementation and post completion deficiencies that hindered the success of the programme. This was further aggravated by the military takeover of government, yet these programmes could be revisited for better delivery today.

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